

02/12/02 16:082 U.S. PTO

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Sole Applicant: Alvin Koningsberg
Title: **METHOD OF OPERATING A SAVINGS PLAN
FOR HEALTH CARE SERVICES**

DECLARATION AND POWER OF ATTORNEY

As the below named inventor, I hereby declare that:

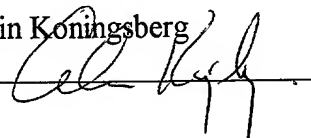
My residence, post office address and citizenship are as stated next to my name. I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHOD OF OPERATING A SAVINGS PLAN FOR HEALTH CARE SERVICES**, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, CFR, Section 1.56(a).

I hereby appoint the following attorney to prosecute the application and to transact all business in the Patent and Trademark Office connected therewith: Steven Horowitz, Registration no. 31,768. Address all telephone calls to Steven Horowitz at (212) 867-6800. Address all correspondence to Steven Horowitz, Counselor At Law, 295 Madison Avenue, Suite 700, New York, New York 10017.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Full name of sole inventor: Alvin Koningsberg
Inventor's Signature  2/7/02
Date

Residence: 135 Ocean Parkway, Apt. 11D, Brooklyn, New York 11218
Citizenship: United States of America
Post Office Address: Same address as above

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STEVEN HOROWITZ

COUNSELOR AT LAW

295 MADISON AVENUE

SUITE 700

NEW YORK, NEW YORK 10017

REGISTERED TO PRACTICE BEFORE

U.S. PATENT & TRADEMARK OFFICE

TELEPHONE (212) 867-6800

FACSIMILE (212) 685-6862

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Sole Applicant: Alvin Koningsberg

Title: **METHOD OF OPERATING A**

SAVINGS PLAN FOR HEALTH CARE SERVICES

DECLARATION OF SMALL ENTITY STATUS

February 11, 2002

Assistant Commissioner for Patents

Washington, D.C. 20231

Dear Sir:

The above-referenced accompanying application qualifies for treatment as a patent application filed by a small entity..

Respectfully,



Steven Horowitz

Registration No. 31,768

Attorney for Applicant/Inventor

295 Madison Avenue, Suite 700

New York, New York 10017

(212) 867-6800

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